

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICE OF LEE M. PERLMAN  
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In RE:

Denise Alliano

Case No.: 21-19430 ABA

Judge:

Chapter 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor(s) in this case opposes the following (choose one):

1.  Motion for Relief from the Automatic Stay filed by \_\_\_\_\_  
\_\_\_\_\_, creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for October 21, 2022, at 9:00 am.

Certification of Default filed by \_\_\_\_\_.

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one)

Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer): **Debtor has been in and out of the hospital for several months. Debtor's partner has been making the monthly trustee payments but was only making partial payments. Debtor is applying for social security disability to increase the household income so they can make the correct trustee payments.**

Other (explain your answer):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 10/14/2022

/s/ Lee M. Perlman, Esquire  
Attorney for Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee=s Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.